B1 (Official F@ 15:27:56 Desc Main United States Bankruptum Centrt Page 1 of 37 **Voluntary Petition** Northern District of Illinois **Eastern Division** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Bergstrom, Jon, Olof All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 9056 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 326 Park Ave River Forest IL ZIP CODE ZIP CODE 60305 County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for **√** Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets $\mathbf{\Lambda}$ \$50,001 to \$50,000,001 \$100,000,001 \$0 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \Box \Box \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

B 1 (Official F@ppg; 1998 19923 Doc 1 Filed 10/23/09		Desc Manage 2
Voluntary Petition Document	Nanage 2, of s 37	
(This page must be completed and filed in every case)	Jon Olof Bergstrom	
All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional sheet.)	-
Location Where Filed: NONE	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (If more than one, attach ac	lditional sheet)
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is whose debts are primarily con I, the attorney for the petitioner named in the foregoin have informed the petitioner that [he or she] may prosen 12, or 13 of title 11, United States Code, and have available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	sumer debts) ing petition, declare that I seed under chapter 7, 11, xplained the relief
Exhibit A is attached and made a part of this petition.	X Signature of Attorney for Debtor(s)	10/22/2009 Date
	Daniel K. Robin	2354705
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition. No Exh	threat of imminent and identifiable harm to public heal	th or safety?
(To be completed by every individual debtor. If a joint petition is filed, each spouse must		
☐ Exhibit D completed and signed by the debtor is attached and made a part of the Exhibit D completed and signed by the debtor is attached and made a part of the Exhibit D completed and signed by the debtor is attached and made a part of the Exhibit D completed and signed by the debtor is attached and made a part of the Exhibit D completed and signed by the debtor is attached and made a part of the Exhibit D completed and signed by the debtor is attached and made a part of the Exhibit D completed and signed by the debtor is attached and made a part of the Exhibit D completed and signed by the debtor is attached and made a part of the Exhibit D completed and signed by the debtor is attached and made a part of the Exhibit D completed and signed by the debtor is attached and made a part of the Exhibit D completed and signed by the debtor is attached and the Exhibit D completed and the Ex	ins petition.	
If this is a joint petition:		
Exhibit D also completed and signed by the joint debtor is attached and made	* *	
	ding the Debtor - Venue applicable box)	
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		ays immediately
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal	
	les as a Tenant of Residential Property oplicable boxes.)	
Landlord has a judgment against the debtor for possession of debtor	r's residence. (If box checked, complete the following).	
	(Name of landlord that obtained judgment)	
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the
Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	l after the
Debtor certifies that he/she has served the Landlord with this certif	Fication. (11 U.S.C. § 362(1)).	

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B 1 (Official F@ அத் (0/9 \$ 189923 Doc 1 Filed 10/23/09	Entered 10/23/09 15:27:56 Desc Mark B1, Page 3
Voluntary Petition Document	Nanage 3 of s 37
(This page must be completed and filed in every case)	Jon Olof Bergstrom
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X s/ Jon Olof Bergstrom	X Not Applicable
Signature of Debtor Jon Olof Bergstrom	(Signature of Foreign Representative)
X Not Applicable	
Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
10/22/2009 Date	Date
Signature of Attorney	Signature of Non-Attorney Petition Preparer
X	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined
Daniel K. Robin Bar No. 2354705	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount
Daniel K. Robin Ltd. 2354705 Firm Name	before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
121 S. Wilke Rd. Suite 201	
Address	Not Applicable
Arlington Heights, IL 60005	Printed Name and title, if any, of Bankruptcy Petition Preparer
<u>(847)670-9100</u> (847) 398-8377	Social-Security number (If the bankruptcy petition preparer is not an individual, state
Telephone Number 10/22/2009	the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	X Not Applicable
I declare under penalty of perjury that the information provided in this petition is true	
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted
X Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an individual.
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Date	

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 4 of 37

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Jon Olof Bergstrom	Case No.	
	Debtor	Chapter 7	,

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 13,445.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 7,500.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 150,384.36	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 7,605.66
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 7,261.00
тот	AL	17	\$ 13,445.00	\$ 157,884.36	

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 5 of 37

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

n re	Jon Olof Bergstrom		Case No.	
		Debtor	Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 7,605.66
Average Expenses (from Schedule J, Line 18)	\$ 7,261.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 9,819.00

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 6 of 37

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Jon Olof Bergstrom		Case No.	o	
		Debtor	Chapter	7	

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$150,384.36
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$150,384.36

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 7 of 37

B6A (Official Form 6A) (12/07)

In re:	Jon Olof Bergstrom		Case No.	
		Debtor	•,	(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

(Report also on Summary of Schedules.)

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 8 of 37

B6B (Official Form 6B) (12/07)

In re	Jon Olof Bergstrom	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

		-		
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		nominal cash		50.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking at MB Bank		34.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking Community bank		10.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		misc furniture furnishings and electronics		500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		clothing		200.00
7. Furs and jewelry.	Χ			
Firearms and sports, photographic, and other hobby equipment.		shot gun		50.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		term life ins.		1.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
Stock and interests in incorporated and unincorporated businesses. Itemize.		100% of the stock in Sher-Bergstrom Architects, Inc. computer files, bank account		100.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 9 of 37

B6B (Official Form 6B) (12/07) -- Cont.

In re	Jon Olof Bergstrom		Case No.	
		Debtor	<u>-</u> ,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Jeep Commander		12,500.00
26. Boats, motors, and accessories.	Χ			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			

	Case 09-39923	Doc 1	Filed 10/23/09 Document	Entered 10/23/09 15:27:56 Page 10 of 37	Desc Main
B6B (O	fficial Form 6B) (12/07) Cont.		Document	1 age 10 01 37	
In re	Jon Olof Bergstrom			Case No.	
			Debtor	 '	(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		2 continuation sheets attached Tot	al >	\$ 13,445.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 11 of 37

B6C (Official Form 6C) (12/07)

In re	Jon Olof Bergstrom	Case No.	
	Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
100% of the stock in Sher-Bergstrom Architects, Inc. computer files, bank account	735 ILCS 5/12-1001(b)	100.00	100.00
2006 Jeep Commander	735 ILCS 5/12-1001(c)	2,400.00	12,500.00
	735 ILCS 5/12-1001(b)	2,600.00	
checking at MB Bank	735 ILCS 5/12-1001(b)	34.00	34.00
checking Community bank	735 ILCS 5/12-1001(b)	10.00	10.00
clothing	735 ILCS 5/12-1001(a),(e)	200.00	200.00
misc furniture furnishings and electronics	735 ILCS 5/12-1001(b)	500.00	500.00
shot gun	735 ILCS 5/12-1001(b)	50.00	50.00

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 12 of 37

B6D (Official Form 6D) (12/07)

In re	Jon Olof Bergstrom		,	Case No.	
		Debtor	·		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1002885926 Chrysler Financial P.O. Box 9001921 Louisville, KY 40290-1921			Security Agreement 2006 Jeep Commander VALUE \$12,500.00				7,500.00	0.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 7,500.00	\$ 0.00
\$ 7,500.00	\$ 0.00

Case 09-39923 Doc 1 Filed 10/23/09 Document

Debtor

Entered 10/23/09 15:27:56 Desc Main Page 13 of 37

Case No.

B6E (Official Form 6E) (12/07)

Jon Olof Bergstrom In re

(If known)

or

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
•	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or onsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
appo	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pintment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use,
☐ that	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ that	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units
that	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
that Gove	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
that Gove § 50	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of errors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 7 (a)(9).

1 continuation sheets attached

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 14 of 37

B6E (Official Form 6E) (12/07) - Cont.

In re	Jon Olof Bergstrom		Case No.	
	on our borgonom	Debtor	<u> </u>	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≯ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of

Schedules.)

Total >

(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 15 of 37

B6F (Official Form 6F) (12/07)

In re	Jon Olof Bergstrom		Case No.	
		Dobtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box is debtor has no creditor		`	<u> </u>				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXX2103							103.97
Adventist Lagrange Memorial Hospital PO Box 1965 Southgate, MI 48195-0965			medical				
ACCOUNT NO. XXXX 1439							14,277.89
AT&T Universal Card PO Box 6500 Sioux Falls, SD 57117-6500			consumer				. ,
ACCOUNT NO. 09/97							39,709.50
Audrey L. Gaynor & Associates Attorneys at Law 20 S. Clark St. Suite 1620 Chicago, IL 60630			consumer				
ACCOUNT NO. XXXX 0374			-				25,049.81
Bank of America P.O.Box 15026 Wilmington, DE 19850-5026			consumer				·
ACCOUNT NO. BERJO001							177.52
Brian Igoe, M.D., S.C. 347 E. Burlington Rd. Riverside, IL 60546			medical				

3 Continuation sheets attached

Subtotal > \$ 79,318.69

Total > (Use only on last page of the completed Schedule F.)

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Page 16 of 37 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Jon Olof Bergstrom		Case No.	
		Dobtor	(If	known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	_		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX 8845							4,406.06
Capital One P.O. Box 5155 Norcross, GA 30091		consumer					
ACCOUNT NO. XXXX 1901							24,196.71
Chase P.O. Box 15298 Wilmington, DE 19850-5298		consumer					
ACCOUNT NO. XXXXXX9018							49.54
ComEd c/o IC Systems, Inc 444 Highway 96 East PO Box 64437 St. Paul, MN 55164-0437			consumer				
ACCOUNT NO. 400 Bldg.							6,210.00
Dean Sher 400 Ashland Ave River Forest, IL 60305		rent					
ACCOUNT NO. 7945							2,500.00
John A. Pieranunzi & Associates One Trans Am Plaza Dr Suite 220 Oakbrook Terrace, IL 60181			consumer				

Sheet no. $\,\underline{1}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 37,362.31

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 17 of 37

B6F (Official Form 6F) (12/07) - Cont.

In re	Jon Olof Bergstrom		Case No.	
		Dobtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 14-23-98-XXXX 7							622.44
Nicor Gas PO Box 2020 Aurora IL 60507			consumer				
ACCOUNT NO. 10607							123.75
Permidt Engineering Limited 10224 Franklin Ave. Franklin Park, IL 60131			consumer				
ACCOUNT NO. XXXX 6582	Х						19,879.55
RBS Card Services PO Box 42010 Providence, RI 02940-2010			consumer				
ACCOUNT NO. 30758							883.60
The Tennis and Fitness Centre 301 Lake St Oak Park, IL 60302			consumer				
ACCOUNT NO. XXXX 2497							11,878.22
US Bank PO Box 6353 Fargo ND 58125-6353			consumer				

Sheet no. $\,\underline{2}\,$ of $\underline{3}\,$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

33,387.56 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 18 of 37

B6F (Official Form 6F) (12/07) - Cont.

In re	Jon Olof Bergstrom		Case No.		
		Debtor	,	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
West Suburban Physicians Group c/o Medical Recovery Specialists 2250 E. Devon Ave Sutie 352 Des Plaines, IL 60018-4519			medical				315.80

Sheet no. $\underline{3}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 315.80

Total > \$ 150,384.36

Schedule F.)

	Case 09-39923	DOC I	Filed 10/23/09	Entered 10/23/09 15:27:56	Desc Main
36G (Officia	ıl Form 6G) (12/07)		Document	Page 19 of 37	

n re:	Jon Olof Bergstrom		Case No	
		Debtor		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

•		Debtor	 -	(11	known)
In re: Jon Olof Bergstrom			Case No.	/14	Im aven)
B6H (Official Form 6H) (12/07)		Document	Page 20 of 37		
Case 09-39923	DOC 1			L5:27:50	Desc Mair

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Susan Bergstrom	RBS Card Services
1100 N. Ridgeland	PO Box 42010
Oak Park, IL 60302	Providence, RI 02940-2010

Entered 10/23/09 15:27:56 Desc Main Case 09-39923 Doc 1 Filed 10/23/09 Page 21 of 37 **B6I (Official Form 6I) (12/07)** Document

Debtor

In re	Jon Olof Bergstrom		Case No.	
		Debtor		(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: married	DEI ENDENTO O	I DEDICION	IIVD OI OOOL		
	RELATIONSHIP(S):			AGE	(S):
	step daughter				21
	step daughter				18
	step daughter				14
	step daughter				14
	daughter				14
	son				12
Employment:	DEBTOR		SPOUSE		
Occupation achite	ect	med	ical tech		
Name of Employer		Loyo			
How long employed 36		25			
Address of Employer					
INCOME: (Estimate of average or page case filed)	projected monthly income at time		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and	l commissions	\$	0.00	\$	7,459.83
(Prorate if not paid monthly.) 2. Estimate monthly overtime		\$ -	0.00	\$	0.00
3. SUBTOTAL		\$	0.00	\$	7,459.83
4. LESS PAYROLL DEDUCTIONS	3		0.00	<u> </u>	1,100.00
a. Payroll taxes and social sec	curity	\$	0.00	\$_	1,458.17
b. Insurance		\$	0.00	\$_	322.01
c. Union dues		\$	0.00	\$ _	0.00
d. Other (Specify)		\$_	0.00	\$_	0.00
5. SUBTOTAL OF PAYROLL DED	DUCTIONS	\$	0.00	\$_	1,780.18
6. TOTAL NET MONTHLY TAKE H	HOME PAY	\$ _	0.00	\$_	5,679.66
7. Regular income from operation of	business or profession or farm	<u> </u>			
(Attach detailed statement)		\$	1,380.00	\$_	0.00
8. Income from real property		\$	0.00	\$_	0.00
9. Interest and dividends		\$	0.00	\$_	0.00
10. Alimony, maintenance or support debtor's use or that of dependent	rt payments payable to the debtor for the ents listed above.	\$	0.00	\$_	0.00
11. Social security or other governm (Specify) unemployment	nent assistance	\$	546.00	\$	0.00
12. Pension or retirement income			0.00	\$	0.00
13. Other monthly income		Ť <u>.</u>	<u> </u>	, -	<u> </u>
(Specify)		\$_	0.00	\$	0.00
\-I - -)/		φ -	<u> </u>	Ψ –	<u> </u>

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main B6I (Official Form 6I) (12/07) - Cont. Document Page 22 of 37

In re Jon Olof Bergstrom Case No.

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$	1,926.00 \$	0.00				
\$	1,926.00 \$	5,679.66				
\$ 7,605.66						

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

the business was closed in September. I no longer have any pending jobs as an architect. In the new year I will be forming a new architectual business. Also I am looking for a job as an architect.

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Page 23 of 37 Document

B6J (Official Form 6J) (12/07)

In re Jon Olof Bergstrom		Case No.	
Del	otor		(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$ <u></u>	7,605.66 7,261.00 344.66
a. Average monthly income from Line 15 of Schedule I		
20. STATEMENT OF MONTHET NET INCOME		
20. STATEMENT OF MONTHLY NET INCOME		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing	j of this docu	iment:
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	7,261.00
wife's college book expenses	\$	50.00
wife's children's college expenses	\$ <u> </u>	580.00
school lunches	\$ <u> </u>	50.00
17. Other children's extra activities	\$	200.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	913.00
b. Other wife's credit card payment	\$	60.00
a. Auto	\$	443.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
(Specify) income taxes	\$	375.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
e. Other	\$	0.00
d. Auto	\$	375.00
c. Health	\$	25.00
b. Life	\$ \$	60.00
Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's	\$	25.00
10. Charitable contributions	\$	10.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	30.00
8. Transportation (not including car payments)	\$	315.00
7. Medical and dental expenses	\$	210.00
6. Laundry and dry cleaning	\$	20.00
5. Clothing	\$	100.00
4. Food	\$	1,000.00
3. Home maintenance (repairs and upkeep)	_ ·	100.00
d. Other cable, internet and phone	\$	120.00
c. Telephone	\$	330.00
Utilities: a. Electricity and heating fuel b. Water and sewer	\$ \$	270.00 0.00
b. Is property insurance included? Yes No ✓	c	070.00
a. Are real estate taxes included? Yes No		
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,600.00
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate expenditures labeled "Spouse."	schedule of	

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 24 of 37

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Jon Olof Bergstrom		_ Case No.	
Debtor			(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.						
Date: 10/22/2009 Signature: s/ Jon Olof Bergstrom						
		-	Jon Olof Bergstrom			
	Debtor					
	[If joint case, both spouses must sign]					

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 25 of 37

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

		Eastern Division			
In re:	Jon Olof Bergstrom		Case No.	No.	
	-	Debtor		(If known)	

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

No	ne

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
85,949.00	Sher-Bergstrom line 17 income on federal income tax return	2007
20,000.00	Sher-Bergstrom w-2 income	2007
80,487.00	Sher-Bergstrom line 17 income on federal tax return	2008
11,000.00	Sher-Bergstrom w-2 income	2008
72,785.00	Loyola	2009
32,520.00	Sher-Bergstrom Architects gross receipts	2009

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

635.00	unemployment comp	2009
AMOUNT	SOURCE	FISCAL YEAR PERIOD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None **☑**

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

2

None **☑** b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING

None **☑** c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

None **☑** b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY Document

Page 27 of 37

3

5. Repossessions, foreclosures and returns

None $\mathbf{\Delta}$

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DATE OF REPOSSESSION, AND VALUE OF NAME AND ADDRESS FORECLOSURE SALE. OF CREDITOR OR SELLER TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF NAME AND ADDRESS DATE OF **ASSIGNMENT** OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None V

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS DATE OF OF COURT AND VALUE OF OF CUSTODIAN **CASE TITLE & NUMBER ORDER PROPERTY**

7. Gifts

None $\mathbf{\Lambda}$

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP **DESCRIPTION** OF PERSON TO DEBTOR, AND VALUE OF DATE OR ORGANIZATION IF ANY OF GIFT **GIFT**

8. Losses

None $\mathbf{\Lambda}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART AND VALUE OF DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Daniel K. Robin Ltd. 2354705 121 S. Wilke Rd. Suite 201 Arlington Heights, IL 60005 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

4

\$2100

10. Other transfers

None **☑** a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

None
☑

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

DATE

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None V

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER. TO BOX OR DEPOSITOR OTHER DEPOSITORY **CONTENTS** IF ANY

13. Setoffs

None $\mathbf{\Delta}$

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR **SETOFF SETOFF**

14. Property held for another person

None NAME AND ADDRESS

List all property owned by another person that the debtor holds or controls.

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

Ø

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

DATES OF OCCUPANCY **ADDRESS** NAME USED

DESCRIPTION AND VALUE

7265 West Lake Street debtor 2007-2009

River Forest IL 60305

16. Spouses and Former Spouses

None \mathbf{V}

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

5

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None \mathbf{Z}

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

DATE OF SITE NAME AND NAME AND ADDRESS **ENVIRONMENTAL ADDRESS** LAW

OF GOVERNMENTAL UNIT

NOTICE

6

None $\mathbf{\Lambda}$

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

None \mathbf{V}

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS **DOCKET NUMBER** STATUS OR OF GOVERNMENTAL UNIT DISPOSITION Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 31 of 37

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

Sher-Bergstrom architects 01/01/1988
Architects, inc

09/01/2009

DATES

BEGINNING AND ENDING

NATURE OF

BUSINESS

7

None
☑

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/22/2009 Signature of Debtor Signature Jon Olof Bergstrom

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 32 of 37

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

l	Jon Olof Bergstrom	Cone No	
In re	Debtor	, Case No	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1				
Creditor's Name:	Describe Pro	Describe Property Securing Debt:		
Chrysler Financial	2006 Jeep Co	ommander		
Property will be (check one):	<u>.</u>			
☐ Surrendered	∡ Retained			
If retaining the property, I intend to (a	check at least one):			
Redeem the property				
✓ Reaffirm the debt				
Other. Explain	(for example,	avoid lien using 11 U.S.C. § 522(f))		
Property is <i>(check one)</i> :				
Froperty is (check one).				
Claimed as exempt Claimed as exempt PART B – Personal property subject to each unexpired lease. Attach additional		·		
Claimed as exempt PART B – Personal property subject to each unexpired lease. Attach additional	unexpired leases. (All three column	·		
Claimed as exempt PART B – Personal property subject to	unexpired leases. (All three column	·		
Claimed as exempt PART B – Personal property subject to each unexpired lease. Attach additional Property No. 1	unexpired leases. (All three columr pages if necessary.)	ns of Part B must be completed for		
Claimed as exempt PART B – Personal property subject to each unexpired lease. Attach additional Property No. 1 Lessor's Name:	unexpired leases. (All three column pages if necessary.) Describe Leased Property: if any) at the above indicates my intentic	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO		

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

				E	astern Division			
In re	e:	Jon Olof Bergstr	rom			Case No.		
			Debtor			Chapter	7	
		DIS	SCLOSURE O		OMPENSATION OF OR DEBTOR	F ATTORNEY		
a p	nd thataid to	at compensation paid to	me within one year before ed or to be rendered on be	e the fil	I certify that I am the attorney for ing of the petition in bankruptcy, of the debtor(s) in contemplation of	or agreed to be	(s)	
	Fo	or legal services, I have a	agreed to accept			\$	2,100	.00
	Pr	rior to the filing of this sta	atement I have received			\$	2,100	.00
	Ва	alance Due				\$	0	.00
2. 1	he so	ource of compensation p	aid to me was:					
		✓ Debtor		Other	(specify)			
3. 1	he so	ource of compensation to	be paid to me is:					
		☐ Debtor		Other	(specify)			
4.		I have not agreed to sha of my law firm.	are the above-disclosed c	ompen	sation with any other person unle	ss they are members and	l associates	
		•	·		on with a person or persons who a st of the names of the people sha			
	n retui		ed fee, I have agreed to re	ender le	egal service for all aspects of the l	pankruptcy case,		
á	,	Analysis of the debtor's a petition in bankruptcy:		endering	g advice to the debtor in determini	ng whether to file		
ŀ	o)	Preparation and filing of	f any petition, schedules,	statem	ent of affairs, and plan which may	be required;		
(c)	Representation of the d	ebtor at the meeting of cre	editors	and confirmation hearing, and an	y adjourned hearings ther	reof;	
(d)	[Other provisions as need	eded]					
		None						
6.	By ag	reement with the debtor((s) the above disclosed fe	e does	not include the following services	:		
		per written agreem	nent					
					CERTIFICATION			
		, ,	a complete statement of ar n this bankruptcy proceed	, ,	ement or arrangement for payme	nt to me for		
Da	ated:	10/22/2009						
					Daniel K. Robin, Bar No. 2	2354705		-

Daniel K. Robin Ltd. 2354705

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B 201 Page 2

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of the Debtor

i, the debtor, affirm that i have received and rea	ad this houce.	
Jon Olof Bergstrom	Xs/ Jon Olof Bergstrom	10/22/2009
Printed Name of Debtor	Jon Olof Bergstrom	
	Signature of Debtor	Date
Case No. (if known)		

I the deleter office that I have readined and read this cation

Case 09-39923 Doc 1 Filed 10/23/09 Entered 10/23/09 15:27:56 Desc Main Document Page 36 of 37 Page 36 of 37

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re	Jon Olof Bergstrom	Case No.	
	Debtor	-	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed
through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial

responsibilities.);

			Filed 10/23/09	Entered 10/2 Page 37 of 37	23/09 15:27:56	Desc Main
B 1D (O	fficial Form	1, Exh. D) (12/	08) – Cont.			
	unable, after through the	reasonable eff	fined in 11 U.S.C. § 1 ort, to participate in a			
		Active military	duty in a military cor	nbat zone.		
		•				
requirem	_		ustee or bankruptcy a es not apply in this di		etermined that the cre	edit counseling
	I certify und	ler penalty of p	perjury that the info	mation provided	above is true and co	orrect.
Signatur	e of Debtor:	s/ Jon Olof B				
		Jon Olof Ber	ystrom			
Date: 1	0/22/2009					